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# CONSUMER EXPENDITURES AND INCOME

Rural Farm Population, Northeastern Region, 1961

Summary Tabulations Classified  
by Family Characteristics  
(Tables 1-10)

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## PREFACE

Information on the expenditures for family living, savings, and income of rural farm families in 1961 was collected by the U.S. Department of Agriculture (USDA) as part of a nationwide Survey of Consumer Expenditures—a cooperative undertaking of USDA and the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. Comparable data are available from BLS on rural nonfarm families, collected jointly by USDA and BLS, and for urban families, collected by BLS. BLS also has reports of the data for the three population groups combined. Insofar as possible, the table numbers, format, and general content of the reports by the two agencies have been kept the same for all population groups.

The initial objective of this survey was to obtain from urban families of wage and clerical workers detailed expenditure data for use by BLS in revising the Consumer Price Index, but a cross section of all urban families was selected to serve other purposes. Subsequently, the survey was broadened to cover rural farm and rural nonfarm families, to provide information on a complete cross section of the U.S. population for the year 1961. Such data for the U.S. population were last available in summary form for 1941-42, and in detail by regions for 1935-36. The tabulations included in this report are designed to facilitate the study of the expenditure patterns of farm families in relation to

selected socioeconomic characteristics. The tabulations also provide the basis for comparing expenditures of farm and nonfarm families. Spending patterns of farm families in 1961 may also be compared with the patterns shown in earlier studies of farm families.

Within USDA, the survey has been a cooperative project of the Statistical Reporting Service (SRS), the Economic Research Service (ERS), and the Agricultural Research Service (ARS). SRS had primary responsibility for collecting and tabulating the data. The publications have been prepared by staff of Consumer and Food Economics Research Division of ARS, who have served as technical advisors on subject matter throughout the study. Miss Jean L. Pennock supervised the preparation of this report. Miss Minnie Belle McIntosh worked with the Data Processing Center of SRS in developing the tabulations.

Other reports carrying summary expenditure tables 1-10 for the rural farm population are:

North Central	---	Consumer Expenditure Survey
		Report No. 2
South	-----	Consumer Expenditure Survey
		Report No. 3
West	-----	Consumer Expenditure Survey
		Report No. 4
United States	----	Consumer Expenditure Survey
		Report No. 5

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## CONSUMER EXPENDITURES AND INCOME

### Rural Farm Population, Northeastern Region, 1961

#### HIGHLIGHTS

Farm families in the Northeast region<sup>1</sup> spent an average of \$4,053 for current living expenses in 1961. In addition, they used \$238 for gifts and contributions, put \$227 into various types of life insurance and retirement funds, and had savings of \$611 through a net increase of assets over liabilities. Their average after-tax income was \$5,057.

#### Expenditures in 1961

Food, housing, and clothing—frequently referred to as the basic categories—accounted for over 60 percent of current consumption. Food, including beverages, took the largest amount—\$1,145 or 28 percent of the total. Housing—including shelter, household operations, and housefurnishings and equipment—was almost as important, accounting for \$1,087 or 27 percent. Clothing was of much less importance in the family budget; families spent \$396 or 10 percent on this category.

The food-and-beverage dollar was divided into 80 cents for food to be prepared at home, 14 cents for meals and snacks away from home, and 5 cents for alcoholic beverages. The housing dollar was divided into 39 cents spent on the house itself; 43 cents on fuel, light, refrigeration, water, and other household operations; and 18 cents for housefurnishings and equipment.

Transportation constituted the third largest component of family spending. The family share of the purchase and operation of automobiles and trucks amounted to \$641. In addition, families spent \$27 on other transportation, mostly public. Together, these made up 16 percent of total spending.

Medical care cost families \$295 and accounted for 7 percent of total expenditures. The minor categories—personal care, recreation, reading and education, tobacco, and other expenditures—as a group accounted for 11 percent of spending for consumption. Of these, recreation, at \$135, was the largest.

#### Changes in Spending Patterns Since 1955

Farm families in the Northeast<sup>2</sup> spent 17 percent more for current consumption in 1961 than in 1955, or 7 percentage points less than the gain shown by all farm families in the United States. Rising incomes and prices were principally responsible for the change in the level of expenditures. The shift in the universe surveyed, from farm-operator families in 1955 to all families on farms in 1961, had an inhibiting effect on the changes in the level of expenditures. Occupational groups other than the self-employed—who can be assumed to be predominantly farm operators—decreased the average expenditure for current consumption in the region by about 4 percent in 1961. The precise effect of the change in universe will be examined in greater detail in a later report.

Between 1955 and 1961, the relative importance of food and beverages and of clothing in the family budget declined. The decrease in the proportion of total spending going into food and beverages—from 30 to 28 percent—was to be expected, since total spending had increased and food traditionally responds less than other categories to an increase in money available for consumption expenditures. The decline in the proportion of expenditures used for clothing—from 12 to 10 percent—continues a long-term

<sup>1</sup> The Northeast region includes Maine, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, and Pennsylvania.

<sup>2</sup> Maryland and Delaware were included in the Northeast in the 1955 data, in the South in the 1961 data.

*Average expenditures, income, and savings of farm families and single consumers, Northeast region, 1961 and 1955*

Item	Average per family		Percent change, 1955 to 1961	Percent of expenditures for current consumption	
	1961 <sup>1</sup>	1955 <sup>2</sup>		1961	1955
Expenditures for current consumption <sup>3</sup> -----	\$4,053	\$3,452	17.4	100.0	100.0
Food and beverages -----	1,145	1,042	9.9	28.3	30.2
Tobacco -----	81	60	35.0	2.0	1.7
Housing, total -----	<sup>4</sup> 1,087	912	19.2	26.8	26.4
Shelter <sup>5</sup> -----	424	312	35.9	10.5	9.0
Household operations <sup>6</sup> -----	468	396	18.2	11.5	11.5
Housefurnishings and equipment -----	195	204	-4.4	4.8	5.9
Clothing, materials, services -----	396	418	-5.3	9.8	12.1
Personal care -----	101	73	38.4	2.5	2.1
Medical care -----	295	243	21.4	7.3	7.0
Recreation -----	135	132	2.3	3.3	3.8
Reading and education -----	68	55	23.6	1.7	1.6
Automobile purchase and operation -----	641	438	46.3	15.8	12.7
Other transportation -----	27	27	0	.7	.8
Other expenditures -----	76	51	49.0	1.9	1.5
Gifts and contributions -----	238	165	44.2	—	—
Personal insurance -----	227	136	66.9	—	—
Money income before taxes -----	5,431	( <sup>7</sup> )	—	—	—
Money income after taxes -----	5,057	( <sup>7</sup> )	—	—	—
Other money receipts -----	93	( <sup>7</sup> )	—	—	—
Net change in assets and liabilities -----	611	( <sup>7</sup> )	—	—	—
Account-balancing difference -----	21	( <sup>7</sup> )	—	—	—
Estimated number of families in universe (thousands) -----	243	377			
Number of families in sample -----	145	491			
Average family size -----	3.7	3.8			

<sup>1</sup> The universe consists of families and single individuals living on rural farms.

<sup>2</sup> The universe consists of families and single individuals operating farms, urban and rural. Maryland and Delaware, included in the South in the 1961 data, are in the Northeast in the 1955 data. Source: *Farmers' Expenditures in 1955 by Regions*, USDA Statis. Bul. 224, Washington, 1958.

<sup>3</sup> The classification of items in the 2 surveys is not strictly comparable.

<sup>4</sup> The total may exceed the sum of the 3 subclasses because the total includes items not shown separately in this table.

<sup>5</sup> The method of computing shelter expense in the 2 surveys is not strictly comparable.

<sup>6</sup> Includes fuel, light, refrigeration, and water.

<sup>7</sup> Not available.

trend. This trend and the decrease in family size between the two surveys result in lower expenditures for clothing in 1961 than in 1955—\$396 as compared with \$418. Expenditures for housefurnishings and equipment also decreased both absolutely and as a percentage of total spending.

The largest percentage increase between the two years occurred in automobile expenditures, resulting in a rise from 13 to 16 percent of total spending for this category. Shelter also took a percentage point more in the 1961 than in the 1955 distribution of expenditures. Part of this gain is illusory, however, resulting from an improvement in survey techniques that cor-

rected an understatement of the shelter expenses of tenant families.

### Spending Patterns Related to Family Characteristics

**Income.**—Thirty percent of farm families and single consumers in the Northeast reported incomes under \$3,000 (table 1). Fifty-six percent were in the middle-income group ranging from \$3,000 to \$7,500, and 14 percent had incomes of \$7,500 or more. Families at the lower end of the income scale tended to be smaller



than those farther up the scale. The heads of low-income families were generally older than the heads of high-income families, and a larger proportion of these low-income families had persons 65 years old or older in them. The number of children under 18 years of age and the number of full-time earners generally increased with income.

At the extremes of the income range, families with incomes under \$3,000 spent an average of \$2,536 for current consumption whereas those with incomes of \$7,500 and over spent \$7,130. To make possible spending more than their income, families with incomes under \$3,000 accumulated debts or drew on savings. They reported a negative net change in assets and liabilities averaging \$882. Having these resources to call upon indicates that many of the families in this income class at the time of the survey were below their normal income position. When incomes reached approximately \$3,600, families were able—on the average—to break even; in the course of the survey year they neither added to nor reduced their net savings. At higher income levels, savings (increases in assets and decreases in liabilities) exceeded dissavings (decreases in assets and increases in liabilities). Among families with incomes of \$7,500 and over, savings averaged \$3,602.

Food, tobacco, housing, personal care, and medical care were more important in the spending patterns of low-income families than in those of high-income families. The decline in food was particularly sharp—from 29 percent of total spending among families with incomes under \$3,000 to 23 percent among families with incomes of \$7,500 or over.

Clothing, education, recreation, and transportation took larger parts of total spending among high-income families than among low-income families. The greatest change—7 percentage points—occurred in transportation.

**Family size.**—Twenty-five percent of farm families in the Northeast consisted of two persons, and 37 percent was made up of three or four persons (table 2). Families of five or more persons accounted for 27 percent of the total number, and single consumers 11 percent. Single consumers and the heads of two-person families tended to be considerably older than other heads of families.

Income after taxes tended to increase with increase in family size but not as fast. The average for families of six or more persons was about three times that for single consumers.

Single consumers spent \$1,734 for current consumption, the lowest average of any size class. Highest expenditures—averaging \$5,778—were made by families of six or more persons.

The proportion of spending for current consumption used for food increased with family size, except that among single consumers food took as large a proportion as among the largest families. Relatively high expenditures for meals and snacks are the principal cause of the high proportion used for food by single consumers, but their low position on the income scale and relatively higher costs involved in buying for a single individual also contributed.

Generally increasing proportions of the budget were spent on clothing and recreation as family size increased. The increase in expenditures for clothing was particularly sharp, rising from 5 percent of total spending among single individuals to 12 percent among families of six or more persons. Medical care tended to take a decreasing share of total spending as family size increased; the greater costs associated with the care of the elderly in the smaller families outweighed the larger numbers requiring some care.

**Age of family head.**—In 68 percent of the farm families in the Northeast, the head of the family was between 35 and 64 years of age (table 3). Twelve percent had heads under 35, and 21 percent had heads over 65. Average family size reached a peak when the head was between 25 and 34 years old, and thereafter tended to decrease. Average after-tax income peaked later—when the head was between 45 and 54 years old.

**Occupation of family head.**—A high level of self-employment is to be expected among families on farms. Almost 70 percent of farm families in the Northeast were self-employed (table 4). The next largest groups were the unskilled wage-earners (12 percent) and the retired (8 percent).

Self-employed heads of families tended to be a little younger than the heads of other families living on farms, and had larger families.

Families of the self-employed had incomes averaging about \$450 above the incomes of all other families on farms, saved more than other families, used more for gifts and contributions and for personal insurance, and spent more for current consumption.

Families of the self-employed spent proportionally less than other farm families on food and proportionally more on medical care. However, differences in spending patterns were not great.

**Education of family head.**—Fifty-three percent of the heads of families had no more than an eighth-grade education, whereas 9 percent had attended college (table 6). Heads who had attended high school or college had larger fam-

ilies and tended to be younger than those who had attended only grade school.

Average after-tax income and expenditures for current consumption increased with the formal education of the family head.

**Other family characteristics.**—Data on expenditures, income, and savings by tenure of the dwelling, family type, number of full-time earners, and location inside or outside Standard

Metropolitan Statistical Areas (SMSA's), though of more limited interest, are presented in tables 5, 8, 9, and 10, for the benefit of those who wish to examine these relationships. In order that the numbering of tables will be the same in all these CES reports, table 7—Summary of Family Expenditures, Income, and Savings, by Race—has been included in this report although all the families in the sample happened to be white.

## SAMPLE DESIGN

Farm households in the rural United States were selected for interview on the basis of a stratified area sample design constructed by USDA and BLS in consonant procedures. The sample outside the boundaries of SMSA's was drawn by USDA, and that within SMSA's by BLS. Approximately 2,500 dwellings were designated, about 12 percent of which were within SMSA's.

In the first stage in the USDA sample, counties were grouped by State Economic Areas into 126 strata equal in weighted counts of rural farm and rural nonfarm dwellings, as the same sample of counties was to be used for both farm and nonfarm households. From each stratum, one county was chosen at random with a probability proportional to its weighted count. Counties were selected from 41 States. The parallel stage of the BLS design utilized the 34 SMSA's selected for the urban sample.

Within each sample county, sample segments were selected separately from rural places (100 to 2,500 inhabitants) and the open country. All dwellings in these segments were prelisted before the beginning of the survey and classified as farm or nonfarm and subsampled at different rates. However, as this report is on

farm families, the description of the sample from here on will be limited accordingly. In the USDA sample, the number selected resulted from applying a sampling rate in each selected county such that the sample would be self-weighted. In the BLS sample, the number was allocated in advance, based on the number of farms in the stratum.

If a dwelling selected was vacant, or its occupants could not be located in two visits or were unable or unwilling to give the minimum information required for classifying the family, an alternate was provided.

All members of consumer units residing at a sample address were eligible for inclusion in the survey except for the time in the survey year during which they were living in military camps, posts, or reservations (other than periods of 45 days or less in a Reserve or National Guard unit); in institutions; abroad (except on vacation, etc.); or were members of another consumer unit. The tabulations in this report, however, cover only full-year consumer units; i.e., units with at least one member who was eligible for the entire survey year. If more than one consumer unit was living at an address, each unit was included in the sample.

## COLLECTING AND PROCESSING THE DATA

All interviews with farm families were conducted by USDA staff and were virtually completed by the end of March 1962, although some field work continued into June. The questionnaire used—a modification of the BLS questionnaire used in urban and rural nonfarm areas—provided for detailed reporting of farm receipts, disbursements, and changes in farm assets, but otherwise paralleled the BLS form. The questionnaire was detailed and designed with numerous probes and other aids to recall. Families were encouraged to refer to records wherever possible.

Reported receipts and disbursements were summarized and reviewed in the field to determine completeness, consistency, and balance of the family account. Families were reinterviewed when necessary to clarify ambiguous entries and complete the record. The schedules were reviewed in the Washington office, primarily to determine conformance of the entries with the survey concepts and methodology. This review of the schedules was concentrated on sections that had proved most difficult in previous survey experience, and on unusual situations that required specialized instructions.



Completeness and reasonableness of the reported account, rather than the degree to which receipts and disbursements balanced, were primary criteria for determining the acceptability of a schedule.

All data were edited, coded, and transferred

to punch cards for tabulating with electronic data-processing equipment. Numerous checks for internal consistency, reasonableness, and accuracy of the data were written into the programs for screening the machine listings of the data before tabulation.

## WEIGHTING OF THE DATA

Summary data from the Survey of Consumer Expenditures in rural farm areas in 1961 have been combined to the regional and United States levels with a system of weights based on the 1960 Census of Population.

To obtain the weights (i.e., the expansion factors), adjustments were made in the census total of persons in the population on April 1, 1960, to correct for definitional differences between the census and the CES universe. Since the CES data related to consumer units (including one-person families) as they existed throughout the survey year, with the average family size reflecting the number of equivalent full-year members, it was necessary to adjust the census population on April 1, 1960, to obtain an estimate of the population for the year 1960. Adjustments were made, therefore, to

take account of births, deaths, and net civilian migration.

The adjusted population for each of the four regions was divided by the average size of consumer unit, as determined from the survey, to obtain the following estimates of the total number of consumer units:

Northeast -----	242,644
North Central -----	1,366,455
South -----	1,585,665
West -----	317,357
Total United States -----	3,512,121

Sample data for the four regions were expanded to these totals, which are consistent with corresponding totals used in the expansion and weighting of the rural nonfarm and urban parts of the CES.

## EVALUATING THE DATA

Data obtained from a sample survey as complex as the Survey of Consumer Expenditures are subject to many types of errors. These include sampling, recording, and processing errors, and errors due to the refusal or inability of some families to give the information requested.

All data have been reviewed, edited, and screened, to minimize processing errors. Measures of sampling error are planned for a later publication. Usable schedules were furnished by 75 percent of the families in the farm sample, and some of the nonrespondents supplied limited information on family characteristics that will be used to evaluate the nature of the sample losses due to nonresponse. Among the participating families, inaccurate reporting is a source of error despite continued research in schedule design and intensive training of the interviewers. Such inaccuracies result from memory errors, misunderstanding of a question or reluctance to answer it, and incorrect entries by the interviewer. Although USDA and BLS have accumulated substantial knowledge about such reporting errors and will continue research in this field, these errors cannot be quantified satisfactorily.

In using the CES data for analytical purposes and for comparison with related data from other sources, the limitations imposed by the basic orientation of the survey must be recognized. The survey was designed to obtain the most accurate information possible about family expenditures and spending patterns in detail, including the quantity and price of some purchases. Information on family income was needed for interpreting the expenditure pattern. To complete the account of the family's financial experience, information was requested on the net change in assets and liabilities.

If a family's 12-month account were complete and error-free, receipts would equal disbursements. Such precision, however, is almost never achieved. If a schedule met the test of the editing instructions with respect to internal completeness and consistency of expenditures with each other and with the family's reported manner of living, the record was used, even though reported expenditures plus savings did not equal income. The amount of the discrepancy—the account-balancing difference—was recorded on the schedule, and the average amount per family in the sample is shown in the tabulations. Schedules were not automatically re-

jected from the tabulations because of large balancing differences.

To summarize, the account-balancing difference is a measure of net reporting discrepancy between receipts and disbursements. From the nature of the survey, it is not possible to say how much of the difference arises from inaccuracy in reporting expenditures, income, or

changes in the family's savings or debt position. The primary emphasis throughout the survey was on a complete and reasonable record of expenditures, and if these conditions appeared to be satisfied, the standards for completeness of the savings and income record were less rigorous.

## GUIDES TO INTERPRETING STATISTICAL SUMMARIES

The averages and percentages in the accompanying tables are based on all families included in each class, whether or not they reported receipts or disbursements for a particular item. Averages were calculated by dividing the aggregate amount of income, expenditures, or savings by the total number of families in the class. Since all averages for a class are based on a common divisor, they are additive.<sup>3</sup>

Averages are shown for all classes of families for which any observations are available, even though only a few families fall in a class. The number of families included in each class is shown in every tabulation, and it is assumed that the analyst will recognize the limitations of averages computed for small numbers of families. An advantage of this procedure is that the inclusion of all observations in the tabulations allows the analyst to regroup the

data for his particular needs without loss of information and thus make maximum use of the data.

Particular care is required in using the averages for families low on the income scale. These averages are derived from the patterns of groups of families who may differ sharply in their spending patterns. In addition to the chronically poor and elderly families living on retirement incomes, there are many families whose farms showed a loss in the survey year but who maintained approximately their normal level of living.

Occasional apparent inconsistencies in the averages of income before and after taxes for small groups of families may be explained by the fact that income received and tax payments and tax refunds on this income are not reported within the same calendar year.

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## DEFINITIONS

**Account-Balancing Difference.** The difference between reported total receipts and reported total disbursements arising from reporting errors. Total receipts consist of income after taxes, other money receipts, and moneys or credit received from decreasing assets or increasing liabilities. Total disbursements consist of expenditures for current consumption, personal insurance, gifts and contributions, and outlays of money that resulted in increasing assets or decreasing liabilities.

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<sup>3</sup> Because of rounding, sums of individual items may not equal totals. In all tables, the total for housing may include small expenditures on other properties that are not shown separately. (See **Definitions**.)

**Assets, Decreases in.** Decrease in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; sale of owner-occupied dwellings, other real property, and personal property; sale or retirement of stocks and bonds; settlement or surrender of personal insurance policies; and decreases in other assets.

**Assets, Increases in.** Increases in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; purchase and improvement of dwellings and other real property; purchases of stocks and bonds; and increases in other assets.



**Automobile Transportation.** Share of purchase and operation of automobiles and trucks not assignable to farm or other business use. Purchase is net of trade-in allowances (or sale) and discounts, but includes financing charges.

**Consumer Unit.** See Family.

**Dwellings, Owned.** For farm dwellings, the respondent's estimate of the proportion of total taxes, interest, and insurance chargeable to dwelling rather than farm business; for non-farm dwellings and vacation homes, taxes, insurance, and mortgage interest; and for farm and nonfarm dwellings, repairs. Excludes payments on mortgage principal and for home improvements, which are counted as decreases in liabilities.

**Dwellings, Rented.** Rent or respondent's estimate of rental value when dwelling was included in rent of farm. Also includes repairs paid for by family.

**Education of Family Head.** Years of school completed during or before the survey year, in elementary or high school, college, university, or professional school. Eight years or less corresponds to years or grades completed in elementary school; 9-12 years, to the completion of 1 to 4 years of high school; 13-16 years, to the completion of 1 to 4 years of college; and over 16 years, to postgraduate work after college. All persons in the latter class were recorded as having completed 17 years of school. Persons who gave no information on the extent of their education were included in the class "8 years or less."

**Expenditures for Current Consumption (or Current Living Expenses).** The cost of goods and services for family living (including financing charges and sales and excise taxes) bought during the survey year, whether or not payments were completed during the year. Consumer durable goods such as automobiles and household equipment were considered consumption items, but purchase and sale of dwellings were considered as changes in assets. Family expenditures for items used partially for business, such as the car, were adjusted to exclude the amount chargeable to business use. The value of two nonmoney items—food and housing received as pay—were counted as money income and expenditures. Home-produced food is not included in expenditures.

**Family.** The family, or consumer unit, refers to: (1) a group of people usually living together who pooled their income and drew from a common fund for their major items of expense; or (2) a person who lived alone or in a household with others but was financially inde-

pendent; i.e., his income was not pooled and his expenditures were not met from a common fund. Never-married children living with parents were always considered as members of the consumer unit. Information was recorded for the family as it existed in the survey year.

**Family Head.** In husband-wife families, the husband was considered the head. In other types of families, the person recognized as the head by other family members was so designated.

**Family Size.** The number of equivalent, full-year members, derived by dividing by 52 weeks the total number of weeks in the survey year during which both full-year and part-year members belonged to the family.

**Family Type.** Families were classified in seven types, based on the relationship of family members and the age of the children of the head of the family, as follows:

Husband and wife, no other persons present.

Husband, wife, and children<sup>4</sup> only, oldest child under 6 years.

Husband, wife, and children<sup>4</sup> only, oldest child 6-17 years.

Husband, wife, and children<sup>4</sup> only, oldest child 18 years or over.

Husband, wife, with or without children<sup>4</sup> with other persons.

Broken families (one parent and children<sup>4</sup>), no other persons.

All other consumer units, including one-person families.

**Farm.** This survey followed the definition used in the 1960 Census. Dwellings were classified as on farms if they were on places of 10 or more acres from which sales of farm products amounted to \$50 or more in 1961, or if sales were \$250 or more, regardless of acreage. The universe was all families living on farms.

**Gifts and Contributions.** Cash contributions to persons outside the family and to welfare, religious, educational, and other organizations; and the cost of goods and services purchased in the survey year and given to persons outside the family.

**Household Operations.** Laundry and laundry supplies, cleaning supplies, household paper supplies, domestic service, day nursery care, telephone and telegraph charges, postage, moving costs, and repairs to furnishings and equipment.

**Housing, Total.** For the regions but not for the United States, includes expenses on real estate not used for family business and not occupied or rented, which are not listed separately in the accompanying tables.

<sup>4</sup>Own, adopted, or stepchildren of head.



**Liabilities, Decreases and Increases in.** Changes in mortgage debt; money owed to banks, insurance companies, etc.; money owed for rent, taxes, automobiles, housefurnishings and equipment, and other goods and services; and changes in other liabilities.

**Money Income After Taxes.** Total income (see **Money Income Before Taxes**) after deduction of personal taxes (Federal, State, and local income taxes, poll taxes, and personal property taxes).

**Money Income Before Taxes.** Total income during the survey year of all family members from wages and salaries (including tips and bonuses) after deductions for such occupational expenses as tools, special required equipment, and union dues; net income from self-employment (including farming); and income other than earnings such as net rents, interest, dividends, Social Security benefits, pensions, disability insurance, trust funds, small gifts of cash, regular contributions for support, public assistance, or other governmental payments. The value of two nonmoney items—food and housing received as pay—was counted as money income and as expenditures. Farm income was adjusted for change in inventory of crops and livestock. The value of home-produced food did not enter into the computation of income.

**Net Change in Assets and Liabilities.** The algebraic sum of increases and decreases in assets and liabilities. Net increases in assets or decreases in liabilities represent a net saving during the year. Net decreases in assets or increases in liabilities represent a deficit (—) or net dissaving.

**Number of Full-time Earners.** A count of family members who were employed 48 weeks or more in the survey year, and for 35 hours or more per week in wage and salary occupations. All farm operators were counted as full-time earners if they operated the farm throughout the year. Members employed in industries where customary full-time employment is less than 48 weeks or 35 hours per week (e.g., school systems or airlines) were also counted as full-time earners. The minimum-hours requirement did not apply to self-employed workers in an unincorporated business or profession.

**Occupation of Family Head.** Generally, the occupation in which the head was employed for the largest number of weeks in the survey year. The classification was made in accordance with the 1960 Census of Population, *Alpha-*

*betical Index of Occupations and Industries*, except that the self-employed (including farmers, businessmen, professionals, and artisans) were separated from salaried managers, officials, and professional workers. Also members of the Armed Forces, living off base, and therefore eligible for the survey, were classified separately.

Since the operation of a farm was considered full-time employment, it was possible for a farm operator to have two full-time occupations. In this case, he was assigned the code of the occupation considered to be the major one in terms of earnings and the size of the farm operation. The class "retired" includes those wholly retired and those with earnings less than their retirement income.

**Other Expenditures.** Interest on personal loans, funeral expenses, legal expenses, bank service charges, money lost or stolen, allowances to children, all-expense tours, and similar expenses that cannot be allocated elsewhere.

**Other Money Receipts.** Inheritances and occasional large gifts of money less taxes, legal fees, and other expenses required to obtain such receipts; and net receipts from the lump-sum settlement of fire and accident insurance policies. Gifts and inheritances in the form of real estate, securities, and other property were not included unless they had been sold during the survey year.

**Other Shelter.** Rented vacation homes and other lodging while away from home at school, work, or traveling.

**Other Transportation.** Public transportation; shared or rented car; purchase, rental, and operation of bicycles, motorcycles, scooters, trailers, boats, and planes.

**Personal Insurance.** Payments or deductions from pay for life, endowment, and annuity insurance; fraternal, union, and other mutual aid insurance; Social Security; and railroad, government, and other retirement plans. Employer's contributions are not included.

**Race.** The term "race" refers to the classification of families in three groups: White, Negro, and other. "Other" includes Japanese, Chinese, American Indians, and other nonwhite races except Negroes.

**Recreation.** Purchase and repair of televisions, radios, phonographs, musical instruments, and related items; spectator admissions to movies, sports events, concerts, etc.; dues, fees, and equipment for participant sports;

club membership; hobbies; pets; and toys and play equipment. Vacation and other recreational travel expenses are included in automobile and other transportation, food, and lodging away from home.

**Standard Metropolitan Statistical Area (SMSA).** Except in New England, the county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or twin cities with a combined population of at least 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if they are essentially metropolitan in character and are socially and economically integrated with the central city. In New England, SMSA boundaries follow town lines.

**Tenure.** The tenure of the family at its principal place of residence during the entire survey year. Families who were owners part of the year and renters part of the year were classified as "Other."

**Value of Items Received Without Expense.** The estimated money value of goods and services received as gifts, in exchange for trading stamps, or from public or private welfare agencies, and of all goods and services received as pay except food and rent. Includes employer's contributions to health insurance plans. Does not include the value of home-produced food; this value will be shown in later tabulations.

TABLE 1  
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY INCOME CLASS  
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

TOTAL	MONEY INCOME AFTER TAXES									
	UNDER \$1,000	\$1,000 TO \$1,999	\$2,000 TO \$2,999	\$3,000 TO \$3,999	\$4,000 TO \$4,999	\$5,000 TO \$5,999	\$6,000 TO \$6,999	\$7,000 TO \$7,999	\$10,000 TO \$14,999	\$15,000 AND OVER
FAMILY CHARACTERISTICS										
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	17	27	30	37	25	25	49	18	5
NUMBER OF FAMILIES IN SAMPLE	145	10	16	18	22	15	15	29	11	3
PERCENT OF FAMILIES	100.0	6.9	11.0	12.4	15.2	10.3	10.3	20.0	7.6	2.1
AVERAGE										
FAMILY SIZE	3.7	1.8	2.5	2.7	3.7	3.6	3.8	4.6	6.6	3.3
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 548	\$ 1,570	\$ 2,602	\$ 3,544	\$ 4,755	\$ 5,931	\$ 7,326	\$ 8,962	\$ 11,897
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ -1,274	\$ -1,101	\$ -470	\$ -149	\$ 1,234	\$ 672	\$ 1,038	\$ 594	\$ 5,332
NUMBER OF FULL-TIME EARNERS	1.1	.6	.7	1.1	1.0	1.3	1.2	1.2	1.5	1.5
AGE OF HEAD	52	63	59	49	53	49	51	46	52	47
EDUCATION OF HEAD	9	8	8	9	10	9	10	10	10	10
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	.4	.7	.7	1.3	1.3	1.6	2.3	3.1	.8
PERCENT										
HOMEOWNERS, ALL YEAR	79	70	88	72	68	80	93	72	100	83
AUTO OWNERS, END OF YEAR	95	80	88	89	100	100	93	100	100	100
NONWHITE										
REPORTING SAVINGS INCREASE	54	20	13	33	55	73	67	66	64	100
DECREASE	43	60	88	56	45	27	33	34	36	
NO CHANGE	3	20		11						
WITH CHILDREN UNDER 18 YEARS	53	10	38	39	55	60	53	76	73	50
WITH PERSONS 65 YEARS AND OVER	26	40	38	28	36	13	20	7	55	17
AVERAGE INCOME, EXPENDITURES AND SAVINGS										
TOTAL RECEIPTS	\$ 7,103	\$ 2,015	\$ 4,800	\$ 4,619	\$ 5,780	\$ 6,155	\$ 6,940	\$ 8,974	\$ 9,414	\$ 13,186
MONEY INCOME AFTER TAXES	5,057	540	1,533	2,497	3,457	4,467	5,524	6,853	8,408	11,242
OTHER MONEY RECEIPTS	93			1		800	6	8		398
DECREASE IN ASSETS	1,609	1,336	2,731	1,613	2,271	616	1,278	1,717	358	1,756
INCREASE IN LIABILITIES	344	139	536	508	52	273	132	397	648	188
ACCOUNT-BALANCING DIFFERENCE	21	-350	-86	-108	188	-196	217	41	649	-1,769
EXPENDITURES FOR CURRENT CONSUMPTION										
TOTAL DISBURSEMENTS	7,083	2,365	4,886	4,727	5,593	6,352	6,723	8,933	8,765	14,955
INCREASE IN ASSETS	2,386	188	2,143	1,554	1,996	2,060	1,766	2,802	1,399	6,978
DECREASE IN LIABILITIES	179	13	22	97	178	63	316	349	201	298
PERSONAL INSURANCE	227	30	56	123	268	226	223	327	375	304
GIFTS AND CONTRIBUTIONS	238	59	126	163	167	149	352	315	165	444
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	2,075	2,539	2,790	2,983	3,854	4,067	5,139	6,625	6,930
FOOD, TOTAL	1,083	569	781	783	880	1,123	1,056	1,387	1,737	1,224
FOOD PREPARED AT HOME	921	483	662	548	803	940	980	1,182	1,487	1,072
FOOD AWAY FROM HOME	162	86	120	235	77	182	76	205	250	152
TOBACCO	81	74	53	59	82	63	84	105	103	113
ALCOHOLIC BEVERAGES	62	13	22	86	49	18	48	94	36	243
HOUSING, TOTAL	1,087	460	739	777	987	970	1,080	1,325	1,507	1,797
SHELTER	424	208	240	367	406	425	306	482	524	870
RENTED DWELLING	90	37	30	84	166	117	3	126		500
OWNED DWELLING	308	170	209	276	235	308	299	285	413	838
OTHER SHELTER	27		2	6	5		4	70	111	31
FUEL, LIGHT, REFRIGERATION, WATER	292	126	257	183	285	240	336	350	372	419
HOUSEHOLD OPERATIONS	176	85	151	134	142	143	211	219	182	267
HOUSEFURNISHINGS AND EQUIPMENT	195	42	89	90	154	161	228	274	429	241
CLOTHING, CLOTHING MATERIALS, SERVICES	396	182	198	236	259	306	337	578	818	584
PERSONAL CARE	101	70	52	77	76	84	92	142	156	118
MEDICAL CARE	295	214	288	176	260	295	290	384	306	472
RECREATION	135	83	36	90	94	103	177	153	208	288
READING	33	18	23	28	28	29	36	42	45	39
EDUCATION	35		18	3	12	4	12	76	136	66
TRANSPORTATION	669	377	288	463	210	738	771	763	1,419	1,894
AUTOMOBILE	641	376	271	431	193	688	763	738	1,373	1,828
OTHER TRAVEL AND TRANSPORTATION	27	1	16	32	17	50	8	25	45	67
OTHER EXPENDITURES	76	15	42	12	46	121	82	89	155	91
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE										
FOOD	179	588	82	91	148	118	105	236	82	315
SHELTER	8	6	3	2	29	4	5	6	4	3
OTHER	34	85				20		87		200
PERCENT DISTRIBUTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	27.4	30.8	28.1	29.5	29.1	26.0	27.0	26.2	17.7
FOOD PREPARED AT HOME	22.7	23.3	26.1	19.6	26.9	24.4	24.1	23.0	22.4	15.5
FOOD AWAY FROM HOME	4.0	4.1	4.7	8.4	2.6	4.7	1.9	4.0	3.8	2.2
TOBACCO	2.0	3.6	2.1	2.1	2.7	1.6	2.1	2.0	1.6	1.0
ALCOHOLIC BEVERAGES	1.5	.6	.9	3.1	1.6	.5	1.2	1.8	.5	3.5
HOUSING, TOTAL	26.8	22.2	29.1	27.8	33.1	25.2	26.5	25.8	22.7	25.9
SHELTER	10.5	10.0	9.5	13.2	13.6	11.0	7.5	9.4	7.9	12.6
RENTED DWELLING	2.2	1.8	1.2	3.0	5.6	3.0	.1	2.5	.0	5.3
OWNED DWELLING	7.6	8.2	8.2	9.9	7.9	8.0	7.3	5.5	6.2	12.1
OTHER SHELTER	.7	.0	.1	.2	.2	.0	.1	1.4	1.7	.4
FUEL, LIGHT, REFRIGERATION, WATER	7.2	6.1	10.1	6.6	9.6	6.2	8.3	6.8	5.6	6.0
HOUSEHOLD OPERATIONS	4.3	4.1	5.9	4.8	4.8	3.7	5.2	4.3	2.7	3.9
HOUSEFURNISHINGS AND EQUIPMENT	4.8	2.0	3.5	3.2	5.2	4.2	5.6	5.3	6.5	3.5
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	8.8	7.8	8.5	8.7	7.9	8.3	11.2	12.3	8.4
PERSONAL CARE	2.5	3.4	2.0	2.8	2.5	2.2	2.3	2.8	2.4	1.7
MEDICAL CARE	7.3	10.3	11.3	6.3	8.7	7.7	7.1	7.5	4.6	6.8
RECREATION	3.3	4.0	1.4	3.2	3.2	2.7	4.4	3.0	3.1	4.2
READING	.8	.9	.9	1.0	.9	.8	.9	.8	.7	.6
EDUCATION	.9	.0	.7	.1	.4	.1	.3	1.5	2.1	1.0
TRANSPORTATION	16.5	18.2	11.3	16.6	7.0	19.1	19.0	14.8	21.4	27.3
AUTOMOBILE	15.8	18.1	10.7	15.4	6.5	17.8	18.8	14.4	20.7	26.4
OTHER TRAVEL AND TRANSPORTATION	.7	.0	.6	1.1	.6	1.3	.2	.5	.7	1.0
OTHER EXPENDITURES	1.9	.7	1.7	.4	1.5	3.1	2.0	1.7	2.3	1.3



TABLE 2  
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY SIZE  
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	FAMILY SIZE					
		SINGLE CONSUMER	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 OR MORE
FAMILY CHARACTERISTICS							
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	27	60	45	45	22	44
NUMBER OF FAMILIES IN SAMPLE	145	16	36	27	27	13	26
PERCENT OF FAMILIES	100.0	11.0	24.8	18.6	18.6	9.0	17.9
AVERAGE							
FAMILY SIZE	3.7	1.0	2.1	3.0	4.1	5.1	7.3
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 2,206	\$ 4,649	\$ 5,044	\$ 5,144	\$ 10,486	\$ 6,669
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 380	\$ 521	\$ 529	\$ 635	\$ 2,731	\$ -120
NUMBER OF FULL-TIME EARNERS	1.1	.6	.9	1.3	1.3	1.2	1.3
AGE OF HEAD	52	59	61	51	47	44	44
EDUCATION OF HEAD	9	8	9	10	10	11	10
NUMBER OF CHILDREN UNDER 18 YEARS	1.4		.1	.6	1.4	2.5	4.6
PERCENT							
HOMEOWNERS, ALL YEAR	19	50	18	85	89	92	13
AUTO OWNERS, END OF YEAR	95	15	97	96	100	100	96
NONWHITE							
REPORTING SAVINGS INCREASE	54	38	47	56	67	62	54
DECREASE	43	50	50	41	33	38	46
NO CHANGE	3	13	3	4			
WITH CHILDREN UNDER 18 YEARS	53		6	56	85	85	100
WITH PERSONS 65 YEARS AND OVER	26	44	44	15	15	8	23
AVERAGE INCOME, EXPENDITURES AND SAVINGS							
TOTAL RECEIPTS	\$ 1,103	\$ 2,695	\$ 6,770	\$ 6,722	\$ 6,826	\$ 11,423	\$ 8,801
MONEY INCOME AFTER TAXES	5,057	2,090	4,287	4,717	4,846	9,344	6,376
OTHER MONEY RECEIPTS	93		3	448	5	92	
DECREASE IN ASSETS	1,609	522	2,311	1,247	1,551	1,371	1,854
INCREASE IN LIABILITIES	344	83	163	309	425	611	572
ACCOUNT-BALANCING DIFFERENCE	21	-227	-63	-111	13	287	307
TOTAL DISBURSEMENTS							
INCREASE IN ASSETS	2,386	966	2,878	2,027	2,391	4,446	1,913
DECREASE IN LIABILITIES	119	18	123	59	220	211	392
PERSONAL INSURANCE	227	85	233	251	214	317	245
GIFTS AND CONTRIBUTIONS	238	119	246	353	190	366	166
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	1,134	3,354	4,143	3,198	5,134	5,718
FOOD, TOTAL	1,083	538	807	991	910	1,633	1,799
FOOD PREPARED AT HOME	921	248	752	824	802	1,325	1,592
FOOD AWAY FROM HOME	162	290	55	167	108	308	208
TOBACCO	81	64	75	52	98	72	119
ALCOHOLIC BEVERAGES	62	48	64	85	44	65	62
HOUSING, TOTAL	1,087	459	1,115	1,135	980	1,503	1,290
SHELTER	424	157	474	470	411	628	318
RENTED DWELLING	90	84	137	49	62	51	113
OWNED DWELLING	308	62	331	313	292	561	251
OTHER SHELTER	27	11	6	47	63	10	13
FUEL, LIGHT, REFRIGERATION, WATER	292	143	286	297	258	439	341
HOUSEHOLD OPERATIONS	176	126	178	173	158	194	217
HOUSEFURNISHINGS AND EQUIPMENT	195	32	171	195	143	242	349
CLOTHING, CLOTHING MATERIALS, SERVICES	396	88	231	399	379	617	707
PERSONAL CARE	101	33	92	87	102	147	147
MEDICAL CARE	295	68	290	327	326	334	356
RECREATION	135	47	105	99	118	281	214
READING	33	11	34	43	29	37	36
EDUCATION	35			65	51	22	55
TRANSPORTATION	669	363	442	189	692	892	910
AUTOMOBILE	641	351	408	743	669	884	887
OTHER TRAVEL AND TRANSPORTATION	27	12	34	46	23	8	22
OTHER EXPENDITURES	76	15	93	71	63	130	83
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE							
FOOD	179	186	124	84	121	215	386
SHELTER	8	3	7	2	3	4	24
OTHER	34	94	15	11		55	69
	138	89	101	71	123	156	293
PERCENT DISTRIBUTION							
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	31.0	24.1	23.9	24.0	28.5	31.1
FOOD PREPARED AT HOME	22.7	14.3	22.4	19.9	21.1	23.1	27.5
FOOD AWAY FROM HOME	4.0	16.7	1.6	4.0	2.8	5.4	3.6
TOBACCO	2.0	3.7	2.2	1.3	2.6	1.3	2.1
ALCOHOLIC BEVERAGES	1.5	2.8	1.9	2.1	1.2	1.1	1.1
HOUSING, TOTAL	26.8	26.5	33.2	27.4	25.8	26.2	22.3
SHELTER	10.5	9.1	14.1	11.3	11.0	10.9	6.5
RENTED DWELLING	2.2	4.8	4.1	1.2	1.6	1.0	2.0
OWNED DWELLING	1.6	3.6	9.9	9.0	7.7	9.8	4.3
OTHER SHELTER	.7	.6	.2	1.1	1.1	.2	.2
FUEL, LIGHT, REFRIGERATION, WATER	7.2	8.2	8.5	7.2	6.8	1.7	6.0
HOUSEHOLD OPERATIONS	4.3	7.3	5.3	4.2	4.2	3.4	3.8
HOUSEFURNISHINGS AND EQUIPMENT	4.8	1.8	5.3	4.7	3.8	4.2	6.0
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	5.1	7.1	9.6	10.0	10.8	12.2
PERSONAL CARE	2.5	1.9	2.7	2.1	2.7	2.6	2.5
MEDICAL CARE	7.3	3.9	8.6	7.9	8.6	5.8	6.2
RECREATION	3.3	2.7	3.1	2.4	3.1	4.9	3.7
READING	.8	.6	1.0	1.0	.8	.6	.6
EDUCATION	.9	.0	.0	1.6	1.5	.4	1.0
TRANSPORTATION	16.5	20.9	13.2	19.0	18.2	15.5	15.1
AUTOMOBILE	15.8	20.2	12.2	17.9	17.6	15.4	15.3
OTHER TRAVEL AND TRANSPORTATION	.7	.7	1.0	1.1	.6	.1	.4
OTHER EXPENDITURES	1.9	.9	2.8	1.1	1.7	2.3	1.4

TABLE 3  
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY AGE OF FAMILY HEAD  
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	AGE OF FAMILY HEAD IN YEARS						
		UNDER 25	25-34	35-44	45-54	55-64	65-74	75 AND OVER
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	3	25	45	65	54	40	10
NUMBER OF FAMILIES IN SAMPLE	145	2	15	27	39	32	24	6
PERCENT OF FAMILIES	100.0	1.4	10.3	18.6	26.9	22.1	16.6	4.1
AVERAGE								
FAMILY SIZE	3.7	2.5	4.9	4.7	4.3	2.8	2.4	3.3
MONEY INCOME BEFORE TAXES	\$ 5,431	\$10,365	\$ 4,514	\$ 5,841	\$ 6,104	\$ 4,583	\$ 5,756	\$ 3,076
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 4,366	\$ 209	\$ 285	\$ 1,062	\$ -42	\$ 1,360	\$ -602
NUMBER OF FULL-TIME EARNERS	1.1	2.0	1.0	1.1	1.2	1.2	1.0	.7
AGE OF HEAD	52	23	31	39	49	60	68	78
EDUCATION OF HEAD	9	10	11	10	10	9	9	6
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	.5	3.1	2.6	1.6	.6	.1	1.5
PERCENT								
HOMEOWNERS, ALL YEAR	79	50	53	74	82	91	79	83
AUTO OWNERS, END OF YEAR	95	100	100	96	92	97	96	83
NONWHITE								
REPORTING SAVINGS INCREASE	54	100	53	52	74	41	46	17
DECREASE	43		47	44	23	59	50	67
NO CHANGE	3			4	3		4	17
WITH CHILDREN UNDER 18 YEARS	53	50	93	96	64	25	8	17
WITH PERSONS 65 YEARS AND OVER	26			7	8	9	100	100
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 7,103	\$15,265	\$ 6,567	\$ 8,176	\$ 7,273	\$ 6,416	\$ 6,994	\$ 3,902
MONEY INCOME AFTER TAXES	5,057	9,487	4,353	5,534	5,746	4,211	5,127	2,940
OTHER MONEY RECEIPTS	93			44	314	3	1	
DECREASE IN ASSETS	1,609	5,319	1,375	2,161	897	1,915	1,789	761
INCREASE IN LIABILITIES	344	460	839	436	316	287	78	201
ACCOUNT-BALANCING DIFFERENCE	21	-4,261	-104	477	75	-3	-83	-104
TOTAL DISBURSEMENTS								
INCREASE IN ASSETS	2,386	10,145	2,265	2,464	2,134	2,118	2,997	361
DECREASE IN LIABILITIES	179		159	418	140	42	229	
PERSONAL INSURANCE	227	773	194	266	253	225	157	79
GIFTS AND CONTRIBUTIONS	238	247	121	158	274	260	349	92
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	8,362	3,934	4,393	4,395	3,774	3,345	3,474
FOOD, TOTAL	1,083	1,144	1,337	1,229	1,170	946	855	840
FOOD PREPARED AT HOME	921	937	1,157	962	991	872	744	660
FOOD AWAY FROM HOME	162	207	180	267	179	74	111	180
TOBACCO	81	173	65	84	63	97	98	46
ALCOHOLIC BEVERAGES	62	601	60	94	26	74	39	3
HOUSING, TOTAL	1,087	2,837	1,126	1,092	1,076	911	1,098	
SHELTER	424	1,739	438	415	447	409	282	496
RENTED DWELLING	90	75	236	79	84	50	86	40
OWNED DWELLING	308	1,664	196	326	293	349	178	457
OTHER SHELTER	27		6	10	70	9	19	
FUEL, LIGHT, REFRIGERATION, WATER	292	472	267	323	262	284	313	303
HOUSEHOLD OPERATIONS	176	310	195	175	153	185	173	209
HOUSEFURNISHINGS AND EQUIPMENT	195	315	222	178	235	198	143	88
CLOTHING, CLOTHING MATERIALS, SERVICES	396	951	399	499	459	293	297	269
PERSONAL CARE	101	173	84	121	100	101	99	48
MEDICAL CARE	295	334	289	267	309	271	336	290
RECREATION	135	191	102	246	122	119	93	42
READING	33	46	23	38	33	33	34	21
EDUCATION	35		3	28	98	2	10	16
TRANSPORTATION	669	1,902	418	647	836	689	476	560
AUTOMOBILE	641	1,739	386	624	819	649	459	524
OTHER TRAVEL AND TRANSPORTATION	27	163	33	23	17	40	17	37
OTHER EXPENDITURES	76	10	28	50	81	74	97	238
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE								
FOOD	179	80	150	244	105	224	207	123
SHELTER	8	10	6	3	18	4	3	8
OTHER	34			104	8	17	50	
	138	70	143	137	80	203	153	115
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	13.7	34.0	28.0	26.6	25.1	25.6	24.2
FOOD PREPARED AT HOME	22.7	11.2	29.4	21.9	22.5	23.1	22.2	19.0
FOOD AWAY FROM HOME	4.0	2.5	4.6	6.1	4.1	2.0	3.3	5.2
TOBACCO	2.0	2.1	1.7	1.9	1.4	2.6	2.9	1.3
ALCOHOLIC BEVERAGES	1.5	7.2	1.5	2.1	.6	2.0	1.2	.1
HOUSING, TOTAL	26.8	33.9	28.6	24.9	24.9	28.5	27.2	31.6
SHELTER	10.5	20.8	11.1	9.4	10.2	10.8	8.4	14.3
RENTED DWELLING	2.2	.9	6.0	1.8	1.9	1.3	2.6	1.2
OWNED DWELLING	7.6	19.9	5.0	7.4	6.7	9.2	5.3	13.2
OTHER SHELTER	.7	.6	.2	.2	1.6	.2	.6	.0
FUEL, LIGHT, REFRIGERATION, WATER	7.2	5.6	6.8	7.4	6.0	7.5	9.4	8.7
HOUSEHOLD OPERATIONS	4.3	3.7	5.0	4.0	3.5	4.9	5.2	6.0
HOUSEFURNISHINGS AND EQUIPMENT	4.8	3.8	5.6	4.1	5.3	5.2	4.3	2.5
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	11.4	10.1	11.4	10.4	7.8	8.9	7.7
PERSONAL CARE	2.5	2.1	2.1	2.8	2.3	2.7	3.0	1.4
MEDICAL CARE	7.3	4.0	7.3	6.1	7.0	7.2	10.0	8.3
RECREATION	3.3	2.3	2.6	5.6	2.8	3.2	2.8	1.2
READING	.8	.5	.6	.9	.8	.9	1.0	.6
EDUCATION	.9	.0	.1	.6	2.2	.1	.3	.5
TRANSPORTATION	16.5	22.7	10.6	14.7	19.0	18.3	14.2	16.1
AUTOMOBILE	15.8	20.8	9.8	14.2	18.6	17.2	13.7	15.1
OTHER TRAVEL AND TRANSPORTATION	.7	1.9	.8	.5	.4	1.1	.5	1.1
OTHER EXPENDITURES	1.9	.1	.7	1.1	1.8	2.0	2.9	6.8



TABLE 4

## SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY OCCUPATION OF FAMILY HEAD

## ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	SELF- EMPL'D	SALARIED PROF'L'S, OFF'L'S	CLERI- CAL, SALES	WAGE EARNERS			OCCUPA- TION NOT REPORTED	IN ARMED FORCES	NOT WORKING	
					SKILLED	SEMI- SKILLED	UN- SKILLED			RETIRED	OTHERS
FAMILY CHARACTERISTICS											
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	164	10		10	7	28			18	5
NUMBER OF FAMILIES IN SAMPLE	145	98	6	0	6	4	17	0	0	11	3
PERCENT OF FAMILIES	100.0	67.6	4.1		4.1	2.8	11.7			7.6	2.1
AVERAGE											
FAMILY SIZE	3.7	3.9	3.2		5.5	4.0	3.6			1.8	1.8
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 5,568	\$ 9,360		\$ 7,738	\$ 6,449	\$ 4,426			\$ 2,817	\$ 2,387
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 748	\$ 1,013		\$ 810	\$ 299	\$ -50			\$ 490	\$ -441
NUMBER OF FULL-TIME EARNERS	1.1	1.2	1.2		1.0	1.3	1.0			.3	.7
AGE OF HEAD	52	51	53		41	47	45			69	75
EDUCATION OF HEAD	9	10	13		10	9	9			9	4
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	1.6	.8		3.2	1.8	1.4				
PERCENT											
HOMEOWNERS, ALL YEAR	79	89	50		100	50	29			82	67
AUTO OWNERS, END OF YEAR	95	98	100		100	100	82			91	67
NONWHITE											
REPORTING SAVINGS INCREASE	54	54	67		83	50	59			36	
DECREASE	43	45	33		17	50	29			64	67
NO CHANGE	3	1					12				33
WITH CHILDREN UNDER 18 YEARS	53	57	50		83	75	59				
WITH PERSONS 65 YEARS AND OVER	26	21	33				12			100	67
AVERAGE INCOME, EXPENDITURES AND SAVINGS											
TOTAL RECEIPTS	\$ 7,103	\$ 7,533	\$ 9,493		\$ 9,619	\$ 7,464	\$ 4,652			\$ 5,500	\$ 2,563
MONEY INCOME AFTER TAXES	5,057	5,206	8,173		7,170	5,780	4,166			2,787	2,123
OTHER MONEY RECEIPTS	93	137	17								
DECREASE IN ASSETS	1,609	1,830	247		2,031	1,595	207			2,646	441
INCREASE IN LIABILITIES	344	359	1,056		418	89	278			66	
ACCOUNT-BALANCING DIFFERENCE	21	-96	133		718	904	277			32	-449
TOTAL DISBURSEMENTS	7,083	7,629	9,360		8,902	6,560	4,375			5,467	3,013
INCREASE IN ASSETS	2,386	2,787	2,316		2,254	1,559	242			3,178	
DECREASE IN LIABILITIES	179	150			1,006	425	193			25	
PERSONAL INSURANCE	227	234	483		369	273	198			34	40
GIFTS AND CONTRIBUTIONS	238	258	466		182	283	88			235	40
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	4,200	6,095		5,091	4,021	3,653			1,996	2,933
FOOD, TOTAL	1,083	1,105	1,305		1,415	1,262	1,177			517	562
FOOD PREPARED AT HOME	921	984	939		1,148	1,164	808			486	288
FOOD AWAY FROM HOME	162	120	366		266	97	369			31	274
TOBACCO	81	89	88		99	105	62			42	24
ALCOHOLIC BEVERAGES	62	71	33		53	128	40			30	4
HOUSING, TOTAL	1,087	1,126	1,657		1,317	981	859			684	1,124
SHELTER	424	430	592		486	272	432			173	846
RENTED DWELLING	90	43	460			54	325			7	79
OWNED DWELLING	308	365	120		279	218	102			146	766
OTHER SHELTER	27	23	13		207		5			20	
FUEL, LIGHT, REFRIGERATION, WATER	292	321	234		330	202	156			315	191
HOUSEHOLD OPERATIONS	176	186	320		217	181	103			127	62
HOUSEFURNISHINGS AND EQUIPMENT	195	188	511		284	325	168			69	26
CLOTHING, CLOTHING MATERIALS, SERVICES	396	404	693		847	443	311			116	70
PERSONAL CARE	101	104	209		127	134	82			42	28
MEDICAL CARE	295	322	323		229	148	204			222	463
RECREATION	135	136	277		212	98	136			54	32
REACING	33	34	79		33	41	19			18	18
EDUCATION	35	40	85		79	28					
TRANSPORTATION	669	699	1,220		612	582	706			244	160
AUTOMOBILE	641	672	1,171		581	532	694			220	87
OTHER TRAVEL AND TRANSPORTATION	27	27	48		31	50	12			24	73
OTHER EXPENDITURES	76	71	126		69	74	58			27	449
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	179	193	90		156	53	153			200	180
FOOD	8	5	5		3	1	35			3	3
SHELTER	34	34					18			109	
OTHER	138	154	85		153	52	100			87	176
PERCENT DISTRIBUTION											
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0		100.0	100.0	100.0			100.0	100.0
FOOD, TOTAL	26.7	26.3	21.4		27.8	31.4	32.2			25.9	19.2
FOOD PREPARED AT HOME	22.7	23.4	15.4		22.5	28.9	22.1			24.3	9.8
FOOD AWAY FROM HOME	4.0	2.9	6.0		5.2	2.4	10.1			1.6	9.3
TOBACCO	2.0	2.1	1.4		1.9	2.6	1.7			2.1	.8
ALCOHOLIC BEVERAGES	1.5	1.7	.5		1.0	3.2	1.1			1.5	.1
HOUSING, TOTAL	26.8	26.8	27.2		25.9	24.4	23.5			34.3	38.3
SHELTER	10.5	10.2	9.7		9.5	6.8	11.8			8.7	28.8
RENTED DWELLING	2.2	1.0	7.5		.0	1.3	8.9			.4	2.7
OWNED DWELLING	7.6	8.7	2.0		5.5	5.4	2.8			7.3	26.1
OTHER SHELTER	.7	.5	.2		4.1	.0	.1			1.0	.0
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.6	3.8		6.5	5.0	4.3			15.8	6.5
HOUSEHOLD OPERATIONS	4.3	4.4	5.2		4.3	4.5	2.8			6.4	2.1
HOUSEFURNISHINGS AND EQUIPMENT	4.8	4.5	8.4		5.6	8.1	4.6			3.5	.9
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	9.6	11.4		16.6	11.0	8.5			5.8	2.4
PERSONAL CARE	2.5	2.5	3.4		2.5	3.3	2.2			2.1	1.0
MEDICAL CARE	7.3	7.7	5.3		4.5	3.7	5.6			11.1	15.8
RECREATION	3.3	3.2	4.5		4.2	2.4	3.7			2.7	1.1
REACING	.8	.8	1.3		.6	1.0	.5			.9	.6
EDUCATION	.9	1.0	1.4		1.6	.7	.0			.0	.0
TRANSPORTATION	16.5	16.6	20.0		12.0	14.5	19.3			12.2	5.5
AUTOMOBILE	15.8	16.0	19.2		11.4	13.2	19.0			11.0	3.0
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.8		.6	1.2	.3			1.2	2.5
OTHER EXPENDITURES	1.9	1.7	2.1		1.4	1.8	1.6			1.4	15.3

TABLE 5

## SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY TENURE OF FAMILY DWELLING

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	OWNER ALL YEAR	RENTER ALL YEAR	OTHER
FAMILY CHARACTERISTICS				
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	191	47	5
NUMBER OF FAMILIES IN SAMPLE	145	114	28	3
PERCENT OF FAMILIES	100.0	78.6	19.3	2.1
AVERAGE				
FAMILY SIZE	3.7	3.8	2.3	3.0
MCNEY INCOME BEFORE TAXES	\$ 5,431	\$ 5,575	\$ 5,631	\$ 3,661
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 609	\$ 729	\$ -388
NUMBER OF FULL-TIME EARNERS	1.1	1.2	.9	.7
AGE OF HEAD	52	53	45	60
EDUCATION OF HEAD	9	9	10	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	1.4	1.5	1.3
PERCENT				
HOMEOWNERS, ALL YEAR	79	100		
AUTO OWNERS, END OF YEAR	95	97	86	100
NONWHITE				
REPORTING SAVINGS INCREASE	54	55	54	
DECREASE	43	45	36	67
NO CHANGE	3		11	33
WITH CHILDREN UNDER 18 YEARS	53	54	54	33
WITH PERSONS 65 YEARS AND OVER	26	28	14	67
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 7,103	\$ 7,504	\$ 5,620	\$ 5,719
MCNEY INCOME AFTER TAXES	5,057	5,180	4,716	3,564
OTHER MCNEY RECEIPTS	93	119		
DECREASE IN ASSETS	1,609	1,887	433	2,037
INCREASE IN LIABILITIES	344	319	471	119
ACCOUNT-BALANCING DIFFERENCE	21	26	-57	539
TOTAL DISBURSEMENTS				
INCREASE IN ASSETS	2,386	2,608	1,581	1,443
DECREASE IN LIABILITIES	179	207	52	325
PERSONAL INSURANCE	227	244	170	138
GIFTS AND CONTRIBUTIONS	238	249	202	147
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	4,171	3,672	3,127
FOOD, TOTAL	1,083	1,068	1,152	974
FOOD PREPARED AT HOME	921	941	841	896
FOOD AWAY FROM HOME	162	127	311	78
TOBACCO	81	81	85	48
ALCOHOLIC BEVERAGES	62	58	86	
HOUSING, TOTAL	1,087	1,097	1,045	1,130
SHELTER	424	412	479	383
RENTED DWELLING	90		450	127
OWNED DWELLING	308	382	14	257
OTHER SHELTER	27	30	15	
FUEL, LIGHT, REFRIGERATION, WATER	292	316	201	222
HOUSEHOLD OPERATIONS	176	175	180	177
HOUSEFURNISHINGS AND EQUIPMENT	195	194	182	348
CLOTHING, CLOTHING MATERIALS, SERVICES	396	407	355	333
PERSONAL CARE	101	100	104	129
MEDICAL CARE	295	313	238	128
RECREATION	135	146	96	82
READING	33	35	26	30
EDUCATION	35	42	6	37
TRANSPORTATION	669	737	448	145
AUTOMOBILE	641	708	421	145
OTHER TRAVEL AND TRANSPORTATION	27	28	27	
OTHER EXPENDITURES	76	87	31	92
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE				
FOOD	179	146	329	23
SHELTER	8	4	24	
OTHER	34	5	154	
	138	137	151	23
PERCENT DISTRIBUTION				
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	25.6	31.4	31.1
FOOD PREPARED AT HOME	22.7	22.6	22.9	28.6
FOOD AWAY FROM HOME	4.0	3.0	8.5	2.5
TOBACCO	2.0	1.9	2.3	1.5
ALCOHOLIC BEVERAGES	1.5	1.4	2.3	.0
HOUSING, TOTAL	26.8	26.3	28.5	36.1
SHELTER	10.5	9.9	13.0	12.2
RENTED DWELLING	2.2	.0	12.3	4.1
OWNED DWELLING	7.6	9.2	.4	8.2
OTHER SHELTER	.7	.7	.4	.0
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.6	5.5	7.1
HOUSEHOLD OPERATIONS	4.3	4.2	4.9	5.7
HOUSEFURNISHINGS AND EQUIPMENT	4.8	4.7	5.0	11.1
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	9.8	9.7	10.6
PERSONAL CARE	2.5	2.4	2.8	4.1
MEDICAL CARE	7.3	7.5	6.5	4.1
RECREATION	3.3	3.5	2.6	2.6
READING	.8	.8	.7	1.0
EDUCATION	.9	1.0	.2	1.2
TRANSPORTATION	16.5	17.7	12.2	4.6
AUTOMOBILE	15.8	17.0	11.5	4.6
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.7	.0
OTHER EXPENDITURES	1.9	2.1	.8	2.9

TABLE 6

## SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY EDUCATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	YEARS OF EDUCATION OF FAMILY HEAD			
		8 OR LESS	9-12	13-16	OVER 16
FAMILY CHARACTERISTICS					
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	129	92	18	3
NUMBER OF FAMILIES IN SAMPLE	145	77	55	11	2
PERCENT OF FAMILIES	100.0	53.1	37.9	7.6	1.4
AVERAGE					
FAMILY SIZE	3.7	3.5	3.9	4.6	2.5
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 4,294	\$ 6,547	\$ 6,241	\$14,035
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 301	\$ 1,059	\$ 351	\$ 1,664
NUMBER OF FULL-TIME EARNERS	1.1	1.0	1.2	1.1	1.5
AGE OF HEAD	52	55	49	42	51
EDUCATION OF HEAD	9	7	11	15	17
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	1.2	1.7	2.1	.5
PERCENT					
HOMEOWNERS, ALL YEAR	79	82	76	73	50
AUTO OWNERS, END OF YEAR	95	91	100	100	100
NONWHITE					
REPORTING SAVINGS INCREASE	54	55	49	64	100
DECREASE	43	43	47	36	
NO CHANGE	3	3	4		
WITH CHILDREN UNDER 18 YEARS	53	47	58	73	50
WITH PERSONS 65 YEARS AND OVER	26	31	24	9	
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 7,103	\$ 6,047	\$ 8,195	\$ 7,593	\$15,044
MONEY INCOME AFTER TAXES	5,057	4,056	6,031	5,901	12,160
OTHER MONEY RECEIPTS	93	156	23	11	52
DECREASE IN ASSETS	1,609	1,531	1,804	1,341	725
INCREASE IN LIABILITIES	344	304	336	340	2,108
ACCOUNT-BALANCING DIFFERENCE	21	-104	203	-267	1,415
TOTAL DISBURSEMENTS					
INCREASE IN ASSETS	2,386	1,975	2,996	1,822	4,497
DECREASE IN LIABILITIES	179	162	203	209	
PERSONAL INSURANCE	227	156	296	340	460
GIFTS AND CONTRIBUTIONS	238	224	249	149	942
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	3,635	4,247	5,339	7,730
FOOD, TOTAL	1,083	954	1,178	1,503	1,113
FOOD PREPARED AT HOME	921	799	1,025	1,256	931
FOOD AWAY FROM HOME	162	155	153	248	183
TOBACCO	81	68	99	93	43
ALCOHOLIC BEVERAGES	62	51	69	107	43
HOUSING, TOTAL	1,087	986	1,082	1,509	2,824
SHELTER	424	357	473	537	1,026
RENTED DWELLING	90	62	91	153	750
OWNED DWELLING	308	283	333	371	238
OTHER SHELTER	27	12	50	13	38
FUEL, LIGHT, REFRIGERATION, WATER	292	279	273	432	531
HOUSEHOLD OPERATIONS	176	153	184	229	542
HOUSEFURNISHINGS AND EQUIPMENT	195	196	150	311	724
CLOTHING, CLOTHING MATERIALS, SERVICES	396	327	444	556	826
PERSONAL CARE	101	84	113	125	295
MEDICAL CARE	295	311	262	316	444
RECREATION	135	94	163	196	595
READING	33	28	34	46	129
EDUCATION	35	17	39	141	
TRANSPORTATION	669	645	686	654	1,182
AUTOMOBILE	641	620	659	628	1,048
OTHER TRAVEL AND TRANSPORTATION	27	26	26	25	135
OTHER EXPENDITURES	76	68	79	91	237
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE					
FOOD	179	173	164	299	148
SHELTER	8	10	6	3	13
OTHER	34	15	35	164	
	138	149	123	132	136
PERCENT DISTRIBUTION					
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	26.2	27.7	28.2	14.4
FOOD PREPARED AT HOME	22.7	22.0	24.1	23.5	12.0
FOOD AWAY FROM HOME	4.0	4.3	3.6	4.6	2.4
TOBACCO	2.0	1.9	2.3	1.7	.6
ALCOHOLIC BEVERAGES	1.5	1.4	1.6	2.0	.6
HOUSING, TOTAL	26.8	27.1	25.5	28.3	36.5
SHELTER	10.5	9.8	11.1	10.1	13.3
RENTED DWELLING	2.2	1.7	2.1	2.9	9.7
OWNED DWELLING	7.6	7.8	7.8	6.9	3.1
OTHER SHELTER	.7	.3	1.2	.2	.5
FUEL, LIGHT, REFRIGERATION, WATER	7.2	7.7	6.4	8.1	6.9
HOUSEHOLD OPERATIONS	4.3	4.2	4.3	4.3	7.0
HOUSEFURNISHINGS AND EQUIPMENT	4.8	5.4	3.5	5.8	9.4
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	9.0	10.5	10.4	10.7
PERSONAL CARE	2.5	2.3	2.7	2.3	3.8
MEDICAL CARE	7.3	8.6	6.2	5.9	5.7
RECREATION	3.3	2.6	3.8	3.7	7.7
READING	.8	.8	.8	.9	1.7
EDUCATION	.9	.5	.9	2.6	.0
TRANSPORTATION	16.5	17.7	16.1	12.2	15.3
AUTOMOBILE	15.8	17.1	15.5	11.8	13.6
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.6	.5	1.7
OTHER EXPENDITURES	1.9	1.9	1.9	1.7	3.1

TABLE 7  
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY RACE  
ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	WHITE	NEGRO	OTHER
FAMILY CHARACTERISTICS				
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	243		
NUMBER OF FAMILIES IN SAMPLE	145	145	0	0
PERCENT OF FAMILIES	100.0	100.0		
AVERAGE				
FAMILY SIZE	3.7	3.7		
MONETARY INCOME BEFORE TAXES	\$ 5,431	\$ 5,431		
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 611		
NUMBER OF FULL-TIME EARNERS	1.1	1.1		
AGE OF HEAD	52	52		
EDUCATION OF HEAD	9	9		
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	1.4		
PERCENT				
HOMEOWNERS, ALL YEAR	79	79		
AUTO OWNERS, END OF YEAR	95	95		
NONWHITE				
REPORTING SAVINGS INCREASE	54	54		
DECREASE	43	43		
NO CHANGE	3	3		
WITH CHILDREN UNDER 18 YEARS	53	53		
WITH PERSONS 65 YEARS AND OVER	26	26		
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 7,103	\$ 7,103		
MONETARY INCOME AFTER TAXES	5,057	5,057		
OTHER MONETARY RECEIPTS	93	93		
DECREASE IN ASSETS	1,609	1,609		
INCREASE IN LIABILITIES	344	344		
ACCOUNT-BALANCING DIFFERENCE	21	21		
TOTAL DISBURSEMENTS				
INCREASE IN ASSETS	7,083	7,083		
DECREASE IN LIABILITIES	2,386	2,386		
PERSONAL INSURANCE	179	179		
GIFTS AND CONTRIBUTIONS	227	227		
EXPENDITURES FOR CURRENT CONSUMPTION	238	238		
FOOD, TOTAL	4,053	4,053		
FOOD PREPARED AT HOME	1,083	1,083		
FOOD AWAY FROM HOME	921	921		
TOBACCO	162	162		
ALCOHOLIC BEVERAGES	81	81		
HOUSING, TOTAL	62	62		
SHELTER	1,087	1,087		
RENTED DWELLING	424	424		
OWNED DWELLING	90	90		
OTHER SHELTER	308	308		
FUEL, LIGHT, REFRIGERATION, WATER	27	27		
HOUSEHOLD OPERATIONS	292	292		
HOUSEFURNISHINGS AND EQUIPMENT	176	176		
CLOTHING, CLOTHING MATERIALS, SERVICES	195	195		
PERSONAL CARE	396	396		
MEDICAL CARE	101	101		
RECREATION	295	295		
READING	135	135		
EDUCATION	33	33		
TRANSPORTATION	35	35		
AUTOMOBILE	669	669		
OTHER TRAVEL AND TRANSPORTATION	641	641		
OTHER EXPENDITURES	27	27		
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	76	76		
FOOD	179	179		
SHELTER	8	8		
OTHER	34	34		
PERCENT DISTRIBUTION	138	138		
EXPENDITURES FOR CURRENT CONSUMPTION				
FOOD, TOTAL	100.0	100.0		
FOOD PREPARED AT HOME	26.7	26.7		
FOOD AWAY FROM HOME	22.7	22.7		
TOBACCO	4.0	4.0		
ALCOHOLIC BEVERAGES	2.0	2.0		
HOUSING, TOTAL	1.5	1.5		
SHELTER	26.8	26.8		
RENTED DWELLING	10.5	10.5		
OWNED DWELLING	2.2	2.2		
OTHER SHELTER	7.6	7.6		
FUEL, LIGHT, REFRIGERATION, WATER	.7	.7		
HOUSEHOLD OPERATIONS	7.2	7.2		
HOUSEFURNISHINGS AND EQUIPMENT	4.3	4.3		
CLOTHING, CLOTHING MATERIALS, SERVICES	4.8	4.8		
PERSONAL CARE	9.8	9.8		
MEDICAL CARE	2.5	2.5		
RECREATION	7.3	7.3		
READING	3.3	3.3		
EDUCATION	.8	.8		
TRANSPORTATION	.9	.9		
AUTOMOBILE	16.5	16.5		
OTHER TRAVEL AND TRANSPORTATION	15.8	15.8		
OTHER EXPENDITURES	.7	.7		
	1.9	1.9		



TABLE 8

## SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY TYPE

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	HUSBAND- WIFE ONLY	H-W OLDEST CHILD			OTHER HUSBAND- WIFE	ONE PARENT, CHILDREN	ALL OTHER FAMILIES
			UNDER 6 YEARS	6-17 YEARS	18 YEARS AND OVER			
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	49	12	70	42	28	3	38
NUMBER OF FAMILIES IN SAMPLE	145	29	7	42	25	17	2	23
PERCENT OF FAMILIES	100.0	20.0	4.8	29.0	17.2	11.7	1.4	15.9
AVERAGE								
FAMILY SIZE	3.7	2.0	3.6	4.9	4.2	5.3	2.5	2.1
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 4,845	\$ 4,743	\$ 5,145	\$ 8,394	\$ 6,517	\$ 1,932	\$ 3,181
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 432	\$ 1,622	\$ 251	\$ 1,587	\$ 587	\$ -61	\$ 203
NUMBER OF FULL-TIME EARNERS	1.1	.9	1.0	1.0	1.6	1.4	1.0	.8
AGE OF HEAD	52	62	31	41	54	56	50	58
EDUCATION OF HEAD	9	10	12	10	9	9	8	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.4		1.9	2.9	1.0	2.0	1.0	.7
PERCENT								
HOMEOWNERS, ALL YEAR	79	79	43	76	96	94	50	65
AUTO OWNERS, END OF YEAR	95	97	100	100	96	100	50	83
NONWHITE								
REPORTING SAVINGS INCREASE	54	48	71	60	56	71		35
DECREASE	43	48	29	40	44	29	50	57
NO CHANGE	3	3					50	9
WITH CHILDREN UNDER 18 YEARS	53		100	100	44	71	50	17
WITH PERSONS 65 YEARS AND OVER	26	41			12	71		48
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 7,103	\$ 6,437	\$ 6,323	\$ 7,604	\$ 8,961	\$ 6,838	\$ 1,957	\$ 5,891
MONEY INCOME AFTER TAXES	5,057	4,455	4,513	4,938	7,484	6,122	1,896	3,046
OTHER MONEY RECEIPTS	93	4		317	5			
DECREASE IN ASSETS	1,609	1,776	1,736	1,754	1,111	454	61	2,627
INCREASE IN LIABILITIES	344	202	74	595	361	262		218
ACCOUNT-BALANCING DIFFERENCE	21	199	-676	135	-97	302	114	-290
TOTAL DISBURSEMENTS								
INCREASE IN ASSETS	7,083	6,238	6,999	7,469	9,058	6,536	1,843	6,181
DECREASE IN LIABILITIES	2,386	2,357	3,316	2,304	2,897	940		3,008
PERSONAL INSURANCE	179	54	115	296	163	363		41
GIFTS AND CONTRIBUTIONS	227	255	315	237	233	233	4	157
EXPENDITURES FOR CURRENT CONSUMPTION	238	265	164	220	435	160	1	123
FOOD, TOTAL	4,053	3,308	3,089	4,412	5,330	4,840	1,839	2,852
FOOD PREPARED AT HOME	1,083	811	888	1,311	1,206	1,306	1,051	772
FOOD AWAY FROM HOME	921	763	832	1,141	999	1,179	182	535
TOBACCO	162	47	56	170	207	126	869	237
ALCOHOLIC BEVERAGES	81	87	22	72	75	122		94
HOUSING, TOTAL	62	68	12	63	62	27		99
SHELTER	1,087	1,100	1,102	1,162	1,302	1,112	304	746
RENTED DWELLING	424	463	479	427	559	333	227	292
OWNED DWELLING	90	136	313	98	24	28	150	59
OTHER SHELTER	308	319	165	318	416	301	77	226
FUEL, LIGHT, REFRIGERATION, WATER	27	7	10	118	5			8
HOUSEHOLD OPERATIONS	292	274	247	322	336	336	52	212
HOUSEFURNISHINGS AND EQUIPMENT	176	177	161	206	167	172	22	151
CLOTHING, CLOTHING MATERIALS, SERVICES	195	186	215	206	240	271	2	90
PERSONAL CARE	396	246	300	486	545	476	359	229
MEDICAL CARE	101	99	75	119	115	129	39	49
RECREATION	295	238	258	352	360	445	54	114
READING	135	113	59	173	125	207	15	84
EDUCATION	33	35	20	37	39	35	16	19
TRANSPORTATION	35		23	128	44			5
AUTOMOBILE	669	455	332	560	1,190	829		613
OTHER TRAVEL AND TRANSPORTATION	641	423	307	537	1,153	800		590
OTHER EXPENDITURES	27	32	25	22	37	29		23
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	76	57	23	53	182	107	2	28
FOOD	179	127	74	324	93	138		150
SHELTER	8	7	4	5	2	35		3
OTHER	34	19		67				65
	138	102	70	252	91	103		82
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	24.5	28.7	29.7	22.6	27.0	57.1	27.1
FOOD PREPARED AT HOME	22.7	23.1	26.9	25.9	18.7	24.4	9.9	18.8
FOOD AWAY FROM HOME	4.0	1.4	1.8	3.9	3.9	2.6	47.2	8.3
TOBACCO	2.0	2.6	.7	1.6	1.4	2.5	.0	3.3
ALCOHOLIC BEVERAGES	1.5	2.1	.4	1.4	1.2	.6	.0	3.5
HOUSING, TOTAL	26.8	33.2	35.7	26.3	24.4	23.0	16.5	26.2
SHELTER	10.5	14.0	15.5	9.7	10.5	6.9	12.3	10.2
RENTED DWELLING	2.2	4.1	10.1	2.2	.5	.6	8.2	2.1
OWNED DWELLING	7.6	9.6	5.3	7.2	7.8	6.2	4.2	7.9
OTHER SHELTER	.7	.2	.0	.2	2.2	.1	.0	.3
FUEL, LIGHT, REFRIGERATION, WATER	7.2	8.3	8.0	7.3	6.3	6.9	2.8	7.4
HOUSEHOLD OPERATIONS	4.3	5.3	5.2	4.7	3.1	3.6	1.2	5.3
HOUSEFURNISHINGS AND EQUIPMENT	4.8	5.6	7.0	4.7	4.5	5.6	.1	3.2
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	7.4	9.7	11.0	10.2	9.8	19.5	8.0
PERSONAL CARE	2.5	3.0	2.4	2.7	2.2	2.7	2.1	1.7
MEDICAL CARE	7.3	7.2	8.4	8.0	6.8	9.2	2.9	4.0
RECREATION	3.3	3.4	1.9	3.9	2.3	4.3	.8	2.9
READING	.8	1.1	.6	.8	.7	.7	.9	.7
EDUCATION	.9	.0	.0	.5	2.4	.9	.0	.2
TRANSPORTATION	16.5	13.8	10.7	12.7	22.3	17.1	.0	21.5
AUTOMOBILE	15.8	12.8	9.9	12.2	21.6	16.5	.0	20.7
OTHER TRAVEL AND TRANSPORTATION	.7	1.0	.8	.5	.7	.6	.0	.8
OTHER EXPENDITURES	1.9	1.7	.7	1.2	3.4	2.2	.1	1.0



TABLE 9

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY NUMBER OF FULL TIME EARNERS IN FAMILY

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

FAMILY CHARACTERISTICS	TOTAL	NUMBER OF FULL-TIME EARNERS			
		NONE	1	2	3 OR MORE
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	25	172	40	5
NUMBER OF FAMILIES IN SAMPLE	145	15	103	24	3
PERCENT OF FAMILIES	100.0	10.3	71.0	16.6	2.1
AVERAGE					
FAMILY SIZE	3.7	2.0	3.7	4.6	6.7
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 2,165	\$ 5,023	\$ 6,947	\$23,616
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ -274	\$ 519	\$ 378	\$10,072
NUMBER OF FULL-TIME EARNERS	1.1		1.0	2.0	3.3
AGE OF HEAD	52	67	48	57	46
EDUCATION OF HEAD	9	8	10	9	11
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	.3	1.6	1.5	3.0
PERCENT					
HOMEOWNERS, ALL YEAR	79	67	77	92	100
AUTO OWNERS, END OF YEAR	95	80	97	100	67
NONWHITE					
REPORTING SAVINGS INCREASE	54	40	52	63	100
DECREASE	43	53	45	38	
NO CHANGE	3	7	3		
WITH CHILDREN UNDER 18 YEARS	53	7	61	50	33
WITH PERSONS 65 YEARS AND OVER	26	80	16	38	33
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 7,103	\$ 4,359	\$ 6,883	\$ 7,641	\$24,099
MONEY INCOME AFTER TAXES	5,057	2,145	4,756	6,373	19,404
OTHER MONEY RECEIPTS	93		131		
DECREASE IN ASSETS	1,609	2,086	1,647	803	4,388
INCREASE IN LIABILITIES	344	128	348	466	307
ACCOUNT-BALANCING DIFFERENCE	21	64	-29	392	-1,472
TOTAL DISBURSEMENTS	7,083	4,295	6,911	7,249	25,571
INCREASE IN ASSETS	2,386	1,732	2,345	1,418	14,766
DECREASE IN LIABILITIES	179	209	169	227	
PERSONAL INSURANCE	227	40	229	283	662
GIFTS AND CONTRIBUTIONS	238	154	210	314	1,005
EXPENDITURES FOR CURRENT CONSUMPTION	4,053	2,160	3,958	5,006	9,137
FOOD, TOTAL	1,083	612	1,089	1,248	1,909
FOOD PREPARED AT HOME	921	490	923	1,107	1,513
FOOD AWAY FROM HOME	162	121	165	141	396
TOBACCO	81	34	74	129	189
ALCOHOLIC BEVERAGES	62	24	54	67	484
HOUSING, TOTAL	1,087	580	1,081	1,244	2,601
SHELTER	424	203	421	446	1,467
RENTED DWELLING	90	88	93	88	
OWNED DWELLING	308	106	305	305	1,443
OTHER SHELTER	27	9	23	54	24
FUEL, LIGHT, REFRIGERATION, WATER	292	201	288	334	554
HOUSEHOLD OPERATIONS	176	104	173	224	264
HOUSEFURNISHINGS AND EQUIPMENT	195	71	199	240	317
CLOTHING, CLOTHING MATERIALS, SERVICES	396	131	388	487	1,256
PERSONAL CARE	101	41	99	138	190
MEDICAL CARE	295	261	298	296	356
RECREATION	135	63	129	190	254
READING	33	18	32	45	48
EDUCATION	35	4	34	63	
TRANSPORTATION	669	352	613	987	1,622
AUTOMOBILE	641	331	595	927	1,495
OTHER TRAVEL AND TRANSPORTATION	27	22	18	60	127
OTHER EXPENDITURES	76	42	69	111	229
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	179	185	190	126	208
FOOD	8	5	9	3	3
SHELTER	34	20	44		
OTHER	138	159	136	123	205
PERCENT DISTRIBUTION					
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	26.7	28.3	27.5	24.9	20.9
FOOD PREPARED AT HOME	22.7	22.7	23.3	22.1	16.6
FOOD AWAY FROM HOME	4.0	5.6	4.2	2.8	4.3
TOBACCO	2.0	1.6	1.9	2.6	2.1
ALCOHOLIC BEVERAGES	1.5	1.1	1.4	1.3	5.3
HOUSING, TOTAL	26.8	26.8	27.3	24.8	28.5
SHELTER	10.5	9.4	10.6	8.9	16.0
RENTED DWELLING	2.2	4.1	2.3	1.8	.0
OWNED DWELLING	7.6	4.9	7.7	6.1	15.8
OTHER SHELTER	.7	.4	.6	1.1	.3
FUEL, LIGHT, REFRIGERATION, WATER	7.2	9.3	7.3	6.7	6.1
HOUSEHOLD OPERATIONS	4.3	4.8	4.4	4.5	2.9
HOUSEFURNISHINGS AND EQUIPMENT	4.8	3.3	5.0	4.8	3.5
CLOTHING, CLOTHING MATERIALS, SERVICES	9.8	6.1	9.8	9.7	13.7
PERSONAL CARE	2.5	1.9	2.5	2.8	2.1
MEDICAL CARE	7.3	12.1	7.5	5.9	3.9
RECREATION	3.3	2.9	3.3	3.8	2.8
READING	.8	.8	.8	.9	.5
EDUCATION	.9	.2	.9	1.3	.0
TRANSPORTATION	16.5	16.3	15.5	19.7	17.7
AUTOMOBILE	15.8	15.3	15.0	18.5	16.4
OTHER TRAVEL AND TRANSPORTATION	.7	1.0	.5	1.2	1.4
OTHER EXPENDITURES	1.9	1.9	1.7	2.2	2.5

TABLE 10

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY LOCATION  
INSIDE OR OUTSIDE SMSA'S

ALL FARM FAMILIES AND SINGLE CONSUMERS - NORTHEAST, 1961

	TOTAL	INSIDE SMSA'S	OUTSIDE SMSA'S
FAMILY CHARACTERISTICS			
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	243	72	171
NUMBER OF FAMILIES IN SAMPLE	145	43	102
PERCENT OF FAMILIES	100.0	29.7	70.3
AVERAGE			
FAMILY SIZE	3.7	4.1	3.6
MONEY INCOME BEFORE TAXES	\$ 5,431	\$ 7,260	\$ 4,659
NET CHANGE IN ASSETS AND LIABILITIES	\$ 611	\$ 1,388	\$ 284
NUMBER OF FULL-TIME EARNERS	1.1	1.3	1.0
AGE OF HEAD	52	52	51
EDUCATION OF HEAD	9	10	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.4	1.5	1.4
PERCENT			
HOMEOWNERS, ALL YEAR	79	77	79
AUTO OWNERS, END OF YEAR	95	95	95
NONWHITE			
REPORTING SAVINGS INCREASE	54	56	53
DECREASE	43	42	44
NO CHANGE	3	2	3
WITH CHILDREN UNDER 18 YEARS	53	49	55
WITH PERSONS 65 YEARS AND OVER	26	33	24
AVERAGE INCOME, EXPENDITURES AND SAVINGS			
TOTAL RECEIPTS	\$ 7,103	\$ 8,693	\$ 6,433
MONEY INCOME AFTER TAXES	5,057	6,590	4,411
OTHER MONEY RECEIPTS	93	28	121
DECREASE IN ASSETS	1,609	1,499	1,656
INCREASE IN LIABILITIES	344	577	246
ACCOUNT-BALANCING DIFFERENCE	21	-83	64
TOTAL DISBURSEMENTS			
INCREASE IN ASSETS	7,083	8,775	6,369
DECREASE IN LIABILITIES	2,386	3,345	1,981
PERSONAL INSURANCE	179	118	205
GIFTS AND CONTRIBUTIONS	227	282	204
EXPENDITURES FOR CURRENT CONSUMPTION	238	292	215
FOOD, TOTAL	4,053	4,737	3,764
FOOD PREPARED AT HOME	1,083	1,186	1,039
FOOD AWAY FROM HOME	921	1,027	876
TOBACCO	162	159	163
ALCOHOLIC BEVERAGES	81	83	81
HOUSING, TOTAL	62	60	63
SHELTER	1,087	1,381	963
RENTED DWELLING	424	571	363
OWNED DWELLING	90	112	80
OTHER SHELTER	308	422	260
FUEL, LIGHT, REFRIGERATION, WATER	27	37	22
HOUSEHOLD OPERATIONS	292	365	259
HOUSEFURNISHINGS AND EQUIPMENT	176	198	167
CLOTHING, CLOTHING MATERIALS, SERVICES	195	244	174
PERSONAL CARE	396	476	362
MEDICAL CARE	101	129	89
RECREATION	295	384	257
READING	135	141	133
EDUCATION	33	40	30
TRANSPORTATION	35	51	28
AUTOMOBILE	669	668	669
OTHER TRAVEL AND TRANSPORTATION	641	637	643
OTHER EXPENDITURES	27	32	25
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	76	137	51
FOOD	179	195	173
SHELTER	8	4	10
OTHER	34	87	11
PERCENT DISTRIBUTION	138	105	151
EXPENDITURES FOR CURRENT CONSUMPTION			
FOOD, TOTAL	100.0	100.0	100.0
FOOD PREPARED AT HOME	26.7	25.0	27.6
FOOD AWAY FROM HOME	22.7	21.7	23.3
TOBACCO	4.0	3.4	4.3
ALCOHOLIC BEVERAGES	2.0	1.8	2.2
HOUSING, TOTAL	1.5	1.3	1.7
SHELTER	26.8	29.2	25.6
RENTED DWELLING	10.5	12.1	9.6
OWNED DWELLING	2.2	2.4	2.1
OTHER SHELTER	7.6	8.9	6.9
FUEL, LIGHT, REFRIGERATION, WATER	.7	.8	.6
HOUSEHOLD OPERATIONS	7.2	7.8	6.9
HOUSEFURNISHINGS AND EQUIPMENT	4.3	4.2	4.4
CLOTHING, CLOTHING MATERIALS, SERVICES	4.8	5.2	4.6
PERSONAL CARE	9.8	10.0	9.6
MEDICAL CARE	2.5	2.7	2.4
RECREATION	7.3	8.1	6.8
READING	3.3	3.0	3.5
EDUCATION	.8	.8	.8
TRANSPORTATION	.9	1.1	.7
AUTOMOBILE	16.5	14.1	17.8
OTHER TRAVEL AND TRANSPORTATION	15.8	13.4	17.1
OTHER EXPENDITURES	.7	.7	.7
	1.9	2.9	1.4

